



NATIONAL MERCHANT CENTER

18300 VON KARMAN AVENUE, SUITE 850, IRVINE, CA 92612

PHONE: 800.662.8448, FAX: 949.861.6201

[www.nationalmerchant.com](http://www.nationalmerchant.com)

# Transaction Processing Interface Guide

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## **Introduction**

This document provides technical guidelines for interfacing to NMC's payment services. This document is intended for software developers with a background in HTTPS posting of name/value pair data (CGI).

## WebHost Interface

NMC WebHost is a server side application that provides access to the NMC processing gateway. All communications take place over secure HTTP over the Internet. Any device or platform able to originate an HTTPS connection can perform payment processing through NMC.

## Name/Value Pairs (CGI)

Requests can be sent to the NMC servers via an HTTPS POST of name/value data, in a way similar to an HTML Form. Data is returned in the body of the host response as name/value pairs.

To use this interface, a name-value pair query string is created and sent via the POST method of the HTTPS protocol to the NMC WebHost. The return values are read from the name/value pairs in the response.

## Host Information

### Test Host URL

Post transactions to <https://gateway.nmconline.com/WebHost2012/WebHost.aspx>

### Production Host URL

Post transactions to <https://webhost.nmconline.com/WebHost2012/WebHost.aspx>

## Message Flow Overview

The request message is delivered to the NMC host system via the HTTPS protocol as illustrated below.

## Message Flow Diagram

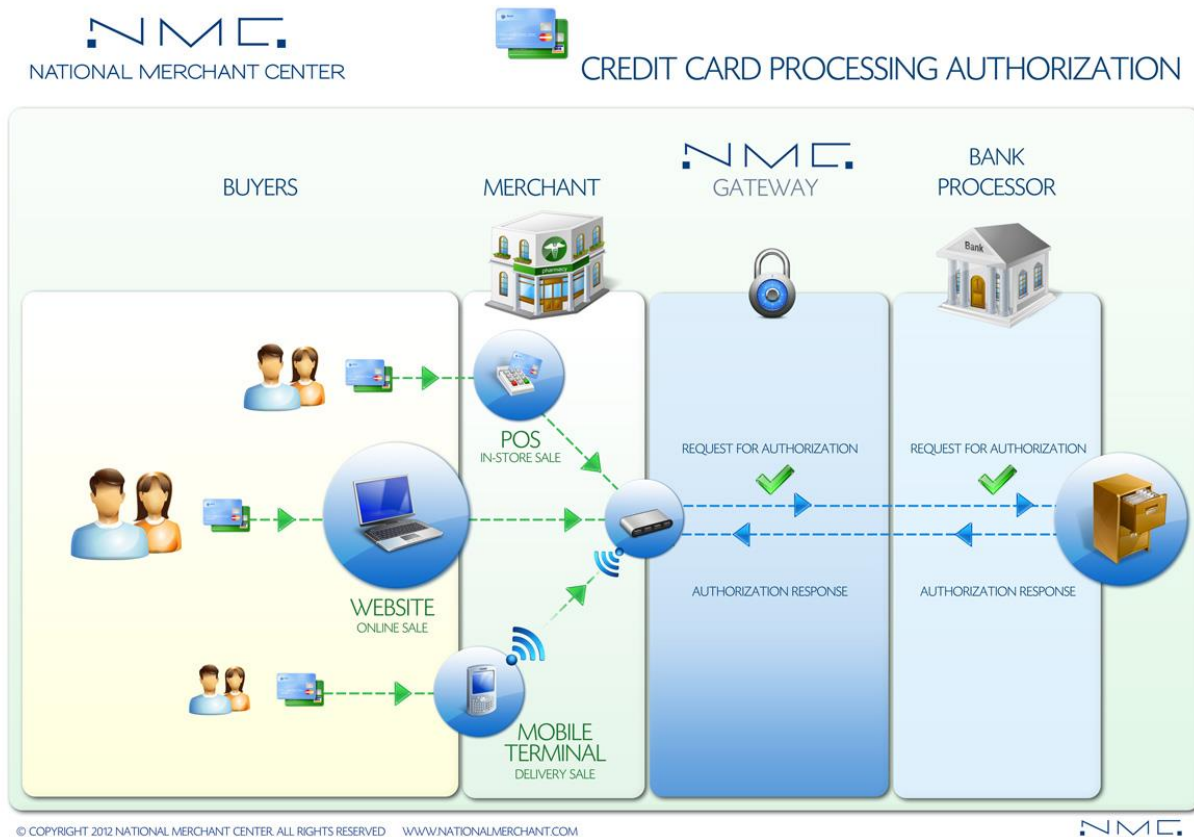


Figure 2-1 Message Flow Overview

## Processing Requirements

### Credit Card Processing Requirements

This section discusses the following credit card processing requirements:

- Card requirements
- Supported Transaction Types

#### Card Requirements

This section describes the following card requirements for credit card processing:

- Expiration Date
- Track Support
- Manual Entry

##### *Expiration Date*

The customer's device performs expiration date validation in a credit card transaction.

**Note:** Dates up to and including December, 2049 (Format: 1249) are assumed to be in the twenty-first century.

##### *Track Support*

The default track that is sent to the host should be Track 2 if the device supports Track 2. If the device cannot read Track 2, then the device should send unaltered Track 1 before attempting manual entry.

##### *Manual Entry*

Manual entry is allowed on a credit card transaction. If the device is unable to read the card's magnetic strip, it should prompt the user to swipe the card again—up to three times. If unable to read the magnetic strip after three attempts, the device should prompt for manual entry of the Account Number and Expiration Date (Format: MMY).

### Supported Transaction Types

The following point-of-sale transactions are supported for credit card processing:

- Authorize
- Charge
- Credit
- Rebill



- Settle
- Void

## Stored Value Processing Requirements

This section discusses the following stored value card processing requirements:

- Card requirements
- Supported transaction types

### Card Requirements

#### *Expiration Date*

The customer's device performs expiration date validation in a stored value card transaction if and when the card appears to have been encoded with valid (non-zero) date values.

**Note:** Dates up to and including December, 2049 (Format: 1249) are assumed to be in the twenty-first century.

#### *Track Support*

The default track that is sent to the host should be Track 2 if the device supports Track 2. If the device cannot read Track 2, then the device should send unaltered Track 1 before attempting manual entry.

#### *Manual Entry*

Manual entry is allowed on a stored value card transaction. If the device is unable to read the card's magnetic strip, it should prompt the user to swipe the card again—up to three times. If unable to read the magnetic strip after three attempts, the device should prompt for manual entry of the Account Number.

### Supported Transaction Types

- Activate
- Deactivate
- Sale
- Recharge
- Return
- Balance Inquiry

## Supported Methods

The following methods are supported by the NMC WebHost.

### Communications Test Method

This method is used to verify connectivity from the customer to the NMC WebHost. This method can also be used to verify that a TerminalID & TerminalKey on a customer's device are valid.

#### CommTest Method Request Parameters

Parameter	Entry is R/O/C <sup>1</sup>	Description
Method	R	Valid value: CommTest
TerminalID	R	Terminal Identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.

#### CommTest Method Response Parameters

Parameter	Description
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction

---

<sup>1</sup> Required / Optional / Conditional

## Business Methods

### MerchantProfileFetch

This method allows a device to store basic merchant profile information.

#### *MerchantProfileFetch Request Parameters*

Parameter	Entry is R/O/C <sup>2</sup>	Description
Method	R	Valid value: MerchantProfileFetch
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.

#### *MerchantProfileFetch Response Parameters*

Parameter	Description
ResultID	Identifies the NMC result id of the transaction
ResponseMessage	The approval or decline message from the processor
MerchantID	The NMC merchant id
TerminalID	The NMC terminal id
TerminalKey	The NMC terminal key
MerchantLegalName	The legal name of the merchant
MerchantName	The DBA of the merchant
Address1	The street address of the merchant location
Address2	The 2 <sup>nd</sup> part of the street address of the merchant location

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<sup>2</sup> Required / Optional / Conditional



City	The city of the merchant location
State	The state of the merchant location
ZipCode	The postal code of the merchant location
Country	The country name of the merchant location
ContactPhone	The phone number of the primary contact for the merchant
ContactFirstName	The first name of the primary contact
ContactLastName	The last name of the primary contact
AllowTips	A flag to indicate if the merchant is enabled for Tips
TaxRate	The merchant's sales tax rate

## Credit Card Methods

### CreditCardAuthorize

This method authorizes a credit card transaction by requesting an authorization number from the card issuer. An approved authorization means that the transaction dollar amount has been reserved for usage but not yet deducted from the cardholder's account. Funds are not settled (transferred to the merchant) until the CreditCardSettle method is called using the authorization number returned by this method.

Note that transactions will be automatically reversed on certain CVV2 and AVS responses, based on the merchant account risk configuration.

### *CreditCardAuthorize Request Parameters*

Parameter	Entry is R/O/C <sup>3</sup>	Description
Method	R	Valid value: CreditCardAuthorize
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the credit card account being processed.
ExpirationInfo	C	The account's expiration data (MMYY) during manual entry.
TotalAmount	R	The total transaction amount to authorize on the credit card
ReferenceNumber	R	Customer transaction identifier.
CardHolderName	O	Name of cardholder as it appears on the card
TaxAmount	O	Identifies the tax portion of the total

<sup>3</sup> Required / Optional / Conditional

		transaction amount
TipAmount	0	Identifies the service fee or Tip portion of the total transaction amount
SaleAmount	0	Identifies the total amount of the products and/or services purchased
ClerkID	0	The cashier identifier
CVV2	0	Card Verification Value
BillingAddress	0	Card billing street address
BillingZip	0	Card billing zip code
BillingCity	0	Card billing city
BillingState	0	Card billing state
CustomerIP	0	The IP address of the cardholder
ShippingFirstName	0	Ship-to first name
ShippingLastName	0	Ship-to last name
ShippingAddress1	0	Ship-to address1
ShippingAddress2	0	Ship-to address2
ShippingCity	0	Ship-to city
ShippingState	0	Ship-to state
ShippingZip	0	Ship-to postal code
ShippingCountry	0	Ship-to country
ShippingCompany	0	Name of the shipping company
ShippingMethod	0	Identifies the method of shipping

ShippingAmount	O	The shipping amount portion of the total transaction amount
CustomInfo1	O	Custom Information field 1. Max Length: 50 Chars
CustomInfo2	O	Custom Information field 2. Max Length: 50 Chars
CustomInfo3	O	Custom Information field 3. Max Length: 50 Chars

***CreditCardAuthorize Response Parameters***

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor
CVV2ResponseCode	The CVV2 response code
CVV2ResponseMessage	The CVV2 response message
AVSResponseCode	The AVS response code
AVSResponseMessage	The AVS response message

## CreditCardCharge

The CreditCardCharge method performs both authorization and settlement in one operation.

Note that transactions will be automatically reversed on certain CVV2 and AVS responses, based on the merchant account risk configuration.

### *CreditCardCharge Request Parameters*

Parameter	Entry is R/O/C <sup>4</sup>	Description
Method	R	Valid value: CreditCardCharge
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
ExpirationInfo	C	The account's expiration data (MMYY) during manual entry.
TotalAmount	R	The total transaction amount to authorize on the credit card
ReferenceNumber	R	Customer transaction identifier.
CardHolderName	O	Name of cardholder as it appears on the card
TaxAmount	O	Identifies the tax portion of the total transaction amount
TipAmount	O	Identifies the service fee or Tip portion of the total transaction amount
SaleAmount	O	Identifies the total amount of the products and/or services purchased

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<sup>4</sup> Required / Optional / Conditional



ClerkID	O	The cashier identifier
CVV2	O	Card Verification Value
BillingAddress	O	Card billing street address
BillingZip	O	Card billing zip code
BillingCity	O	Card billing city
BillingState	O	Card billing state
CustomerIP	O	The IP address of the cardholder
ShippingFirstName	O	Ship-to first name
ShippingLastName	O	Ship-to last name
ShippingAddress1	O	Ship-to address1
ShippingAddress2	O	Ship-to address2
ShippingCity	O	Ship-to city
ShippingState	O	Ship-to state
ShippingZip	O	Ship-to postal code
ShippingCountry	O	Ship-to country
ShippingCompany	O	Name of the shipping company
ShippingMethod	O	Identifies the method of shipping
ShippingAmount	O	The shipping amount portion of the total transaction amount
CustomInfo1	O	Custom Information field 1. Max Length: 50 Chars
CustomInfo2	O	Custom Information field 2. Max Length:

		50 Chars
CustomInfo3	0	Custom Information field 3. Max Length: 50 Chars
LineItem1, LineItem2, . . . LineItem...n	0	This field is capable of including delimited item information. In this case, line item values must be included in the order listed below delimited by a lesser than, asterisk and greater than sign.  Id <*> Name <*> Description <*> Count <*> Unit of Measure <*> Unit Cost <*> Amount <*> Discount <*> Tax <*> Tax Rate

### *CreditCardCharge Response Parameters*

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor
CVV2ResponseCode	The CVV2 response code
CVV2ResponseMessage	The CVV2 response message
AVSResponseCode	The AVS response code
AVSResponseMessage	The AVS response message

## CreditCardCredit

This method credits a credit card account with an originating Charge or Settle transaction. The credit is based on a prior transaction performed through either CreditCardCharge or CreditCardSettle.

### *CreditCardCredit Request Parameters*

Parameter	Entry is R/O/C <sup>5</sup>	Description
Method	R	Valid value: CreditCardCredit
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
TransactionID	R	The TransactionID value returned by CreditCardSettle or CreditCardCharge transaction
TotalAmount	R	The amount to credit back to the card. This cannot exceed the original transaction amount
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

### *CreditCardCredit Response Parameters*

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction

<sup>5</sup> Required / Optional / Conditional



ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

## CreditCardRebill

The CreditCardRebill method allows a previously approved CreditCardSettle or CreditCardCharge transaction to be re-processed.

### *CreditCardRebill Request Parameters*

Parameter	Entry is R/O/C1	Description
Method	R	Valid value: CreditCardRebill
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
TransactionID	R	The Transaction ID of the original Charge transaction
Amount	O	The transaction amount to charge for the rebill
ReferenceNumber	R	Customer transaction identifier.
ResponseURL	O	The URL where to send the cardholder to at the end of the transaction process

### *CreditCardRebill Response Parameters*

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
ResultID	The PW transaction result ID
ResultMessage	The PW result message of the transaction
ResponseCode	The approval or decline code from the processor



ResponseMessage	The approval or decline message from the processor
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## CreditCardSettle

CreditCardSettle closes or completes a transaction previously authorized with CreditCardAuthorize.

### *CreditCardSettle Request Parameters*

Parameter	Entry is R/O/C <sup>6</sup>	Description
Method	R	Valid value: CreditCardSettle
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
TransactionID	R	Identifies the transaction to be settled. This is the TransactionID value returned in the CreditCardAuthorize method call.
TotalAmount	R	The total transaction amount to authorize on the credit card
ReferenceNumber	R	Customer transaction identifier.

### *CreditCardSettle Response Parameters*

Parameter	Description
TransactionID	NMC transaction id for the CreditCardSettle transaction.
ReferenceNumber	The ReferenceNumber given in the request message.
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

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<sup>6</sup> Required / Optional / Conditional

## CreditCardVoid

This method Voids a previous CreditCardAuthorize or CreditCardCharge transaction.

Note that transactions can only be voided prior to the daily batch cut-off time. Please contact NMC to get the daily batch cut-off time for your account.

### *CreditCardVoid Request Parameters*

Parameter	Entry is R/O/C <sup>7</sup>	Description
Method	R	Valid value: CreditCardVoid
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
TransactionID	R	The TransactionID value returned by CreditCardAuthorize or CreditCardCharge transaction
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

### *CreditCardVoid Response Parameters*

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor

<sup>7</sup> Required / Optional / Conditional





ResponseMessage	The approval or decline message from the processor
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## Debit Card Methods

### DebitCardCharge

The DebitCardCharge method charges a debit card account with the specified amount.

#### *DebitCardCharge Request Parameters*

Parameter	Entry is R/O/C <sup>8</sup>	Description
Method	R	Valid value: DebitCardCharge
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
ExpirationInfo	C	The account's expiration data (MMYY) during manual entry.
TotalAmount	R	The amount of the transaction. This is the total transaction amount including any cashback amount.
ClerkID	O	The cashier identifier
ReferenceNumber	R	Customer transaction identifier.
CashbackAmount	R	Cash-back amount of the transaction.
PinData	R	The encrypted pin block.
KeySerialNumber	R	Encryption serial number.

#### *DebitCardCharge Response Parameters*

Parameter	Description
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<sup>8</sup> Required / Optional / Conditional

TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

### DebitCardCredit

The DebitCardCredit method returns a prior approved DebitCardCharge transaction up to the original approved amount.

### DebitCardCredit Request Parameters

Parameter	Entry is R/O/C <sup>9</sup>	Description
Method	R	Valid value: DebitCardCredit
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
TransactionID	R	The transaction id of the original approved transaction.
TotalAmount	R	The amount to return back to the debit card. This cannot be greater than the original transaction amount.
ClerkID	O	The cashier identifier

<sup>9</sup> Required / Optional / Conditional

ReferenceNumber	R	Customer transaction identifier.
PinData	R	The encrypted pin block.
KeySerialNumber	R	The encryption serial number.

### *DebitCardCredit Response Parameters*

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

## Stored Value Card Methods

### StoredValueActivate

This method activates a Stored Value Card for any specific value. No transaction can be performed on a Stored Value Card unless it is activated.

#### *StoredValueActivate Request Parameters*

Parameter	Entry is R/O/C <sup>10</sup>	Description
Method	R	Valid value: StoredValueActivate
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
TotalAmount	R	The amount of the transaction
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

#### *StoredValueActivate Response Parameters*

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
BalanceAmount	The remaining value of the account
ResultID	Identifies the NMC result id of the transaction

<sup>10</sup> Required / Optional / Conditional

ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

### **StoredValueBalanceInquiry**

This method is used to get the current balance of a stored value card.

#### ***StoredValueBalanceInquiry Request Parameters***

Parameter	Entry is R/O/C <sup>11</sup>	Description
Method	R	Valid value: StoredValueBalanceInquiry
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

#### ***StoredValueBalanceInquiry Response Parameters***

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
BalanceAmount	The remaining value on the stored value account
ResultID	Identifies the NMC result id of the transaction

<sup>11</sup> Required / Optional / Conditional

ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

### StoredValueDeactivate

This method removes any remaining value on a stored value card and renders it useless until it is once again activated using the StoredValueActivate method.

#### StoredValueDeactivate Request Parameters

Parameter	Entry is R/O/C <sup>12</sup>	Description
Method	R	Valid value: StoredValueDeactivate
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
TotalAmount	R	The amount of the transaction
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

#### StoredValueDeactivate Response Parameters

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank

<sup>12</sup> Required/Optional/Conditional

BalanceAmount	The remaining value on the stored value account
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

### StoredValueSale

This method charges an account for a specified amount.

#### StoredValueSale Request Parameters

Parameter	Entry is R/O/C <sup>13</sup>	Description
Method	R	Valid value: StoredValueSale
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
TotalAmount	R	The amount of the transaction
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

#### StoredValueSale Response Parameters

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.

<sup>13</sup> Required / Optional / Conditional



AuthorizationCode	Authorization code from the issuing bank
BalanceAmount	The remaining value on the stored value account
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

### StoredValueRecharge

This method adds value to a stored value card.

#### StoredValueRecharge Request Parameters

Parameter	Entry is R/O/C <sup>14</sup>	Description
Method	R	Valid value: StoredValueRecharge
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
TotalAmount	R	The amount of the transaction
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

#### StoredValueRecharge Response Parameters

Parameter	Description
TransactionID	NMC transaction id

<sup>14</sup> Required/Optional/Conditional

ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
BalanceAmount	The remaining value on the stored value account
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

### StoredValueReturn

This method adds value to a Stored Value Card. Use this method to apply a credit to an active account. This method can also be used for partial or full refunds.

#### StoredValueReturn Request Parameters

Parameter	Entry is R/O/C <sup>15</sup>	Description
Method	R	Valid value: StoredValueReturn
TerminalID	R	Terminal identifier
TerminalKey	R	A unique identification string assigned to the terminal identifier.
AccountInfo	R	Identifies the account being processed.
TotalAmount	R	The amount of the transaction
ReferenceNumber	R	Customer transaction identifier.
ClerkID	O	The cashier identifier

<sup>15</sup> Required/Optional/Conditional

***StoredValueReturn Response Parameters***

Parameter	Description
TransactionID	NMC transaction id
ReferenceNumber	The ReferenceNumber given in the request message.
AuthorizationCode	Authorization code from the issuing bank
BalanceAmount	The remaining value on the stored value account
ResultID	Identifies the NMC result id of the transaction
ResultMessage	Identifies the NMC result message of the transaction
ResponseCode	The approval or decline code from the processor
ResponseMessage	The approval or decline message from the processor

## Batch File Interface

To use this interface, all transaction data must be saved in a properly formatted file and encrypted using NMC's public key (<https://www.nmconline.com/online/documents/NmcPublicKey.txt>).

Only encrypted batch files can be delivered to NMC, via email or FTP upload.

## FTP File Upload

If you choose to use FTP file upload, you may request for your login credentials from your NMC representative.

The secure (SSH2) FTP server address is *sftp.nmconline.com*

## Email File Upload

To send properly formatted and encrypted batch files via email, you may send them as attachments to *batchfileupload@nationalmerchant.com*.

## File Naming Requirements

The file name should be YYMMDDFF.ccb.pgp where

- YY is the current year
- MM is the current month number
- DD is the current day number
- FF is the file number

To submit additional files the same day, the file number has to be incremented.

## Entry Detail Record

### Entry Detail Record Field Definition

Name	Type	Max Size	Description
Transaction Type	Numeric	3	The method to perform on the credit card account. Possible values include <ul style="list-style-type: none"><li>• 312 – Credit Card Charge (Sale)</li></ul>
Reference Number	Text	50	Any value supplied by the merchant to identify any given transaction

Credit Card Number	Text	16	The credit card account number to process.
Cardholder Name	Text	30	The name of the card holder as it appears on the credit card.
Expiration Date	Text	4	The expiration date of the credit card account in MMY.
Amount	Currency		The amount to process on the credit card account.
Cardholder Billing Street Address	Text	50	The cardholder account's billing street address used for Address Verification Service (AVS)
Cardholder Billing Zip Code	Text	10	The cardholder account's billing zip code used for Address Verification Service (AVS)

### Sample Entry Detail Records

"312", "Ref123", "4111111111111111", "Name1", "0713", "1.00", "18300 VON KARMAN", "92612"

"312", "Ref234", "4111111111111111", "Name2", "0713", "2.00", "18300 VON KARMAN ", "92612"

"312", "Ref345", "4111111111111111", "Name3", "0713", "3.00", "18300 VON KARMAN ", "92612"

### Response File

After the batch file is processed, a response file will be generated on your FTP directory. The filename of the response file will match your batch request filename with an .RSP extension.

### Response File Field Definition

Name	Type	Max Size	Description
Reference Number	Text	50	Any value supplied by the merchant to identify any given transaction
Transaction Type	Numeric	3	The method to perform on the credit card account. Possible values include

			<ul style="list-style-type: none"> <li>312 – Credit Card Charge (Sale)</li> </ul>
ResultID	Numeric		The result of the transaction. See <b>Appendix A</b> for possible result ids values.
ResultMessage	Text	50	The result message of the transaction.
Authorization Code	Text	6	The authorization code from the processor.
Processor Response Code	Text	3	The processor's response code.
Processor Response Message	Text	255	The processor's response message.
AVS Response Code	Text	1	The Address Verification Service's response code. See <b>Appendix C</b> for a list of possible AVS response codes.
AVS Response Message	Text	30	The Address Verification Service's response message.

### Sample Response File Record

"Ref123","312","0","002370","000","APPROVED OR COMPLETED SUCCESSFULLY","X","ADDRESS and 9-DIGIT ZIP MATCH"

"Ref234","312","0","002367","000","APPROVED OR COMPLETED SUCCESSFULLY","X","ADDRESS and 9-DIGIT ZIP MATCH"

"Ref345","312","0","002363","000","APPROVED OR COMPLETED SUCCESSFULLY","X","ADDRESS and 9-DIGIT ZIP MATCH"

## Appendix A – ResultID Values

Value	Name	Description
0	Success	No error - the transaction was successfully processed
5	System Error	An internal system error (Exception) was generated
6	Invalid Terminal	The TerminalID and/or TerminalKey parameter is invalid
7	Invalid Clerk Id	The clerk-id parameter (when enforced) is not valid for the given merchant
8	Not Authorized	The Stored Value BIN being processed is not linked to the merchant
9	Invalid Card Number	The card being processed does not exist in the database
10	Insufficient Funds	The Stored Value Sale transaction amount is more than the balance remaining on the card
11	Card Already Active	The Stored Value Activate transaction is performed on an active card
12	Card Not Active	The Stored Value card being processed has not yet been activated
13	Max Value Exceeded	The amount being added (Activate, Recharge, Return) to the Stored Value card is greater than the max value setting
14	Disabled Card	The Stored Value card being processed has been disabled
15	Disabled BIN	The Stored Value BIN is disabled
16	Invalid Transaction	Unable to recognize transaction request message. Also can be an attempt to settle, void or credit with invalid trans-id input
17	Invalid Merchant Profile	Attempt to process transaction while merchant profile is not properly setup
18	Merchant or Terminal	The merchant account and/or terminal (based on TerminalID

	Disabled	parameter) is disabled
19	Provider Denial	Processor-specific decline code
20	Timeout	No response from processor within timeout period.
21	AVS Zipcode no match	AVS zipcode does not match. See Appendix C
22	AVS Address no match	AVS address does not match. See Appendix C
23	AVS Zipcode and address no match	AVS zipcode & address does not match. See Appendix C
24	AVS Ineligible Transaction	AVS info ineligible. See Appendix C
25	AVS System unavailable	AVS system unavailable. See Appendix C
26	CVV no match	CVV does not match. See Appendix B
27	CVV not processed	CVV not processed. See Appendix B
28	CVV Issuer not registered	CVV issuer not registered. See Appendix B
29	Loyalty not enabled	A loyalty transaction is attempted on a BIN not enabled for Loyalty
30	Loyalty invalid void request	Unable to determine loyalty transaction to void
31	Loyalty invalid redeem request	Not enough balance for loyalty redemption
86	Invalid Input Data	Input parameters does not meet validation requirements
95	Negative DB Failure	The transaction failed due to a derogatory data from various 3 <sup>rd</sup> party fraud, velocity, etc service providers



98	Timeout Reversal Pending	The transaction is in the middle of a timeout reversal request with the processor host
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## Appendix B – CVV2 Response Values

Response Code	Response Message
M	CVV_MATCH
N	CVV_NO_MATCH
P	CVV_NOT_PROCESSED
U	CVV_ISSUER_NOT_REGISTERED

## Appendix C – Address Verification Service Response Values

Response Code	Card Type	Response Message
X	Visa / MC	ADDRESS AND 9-DIGIT ZIP MATCH
Y	Visa / MC	ADDRESS AND 5-DIGIT ZIP MATCH
	Amex	ADDRESS AND ZIP MATCH
	Discover	ADDRESS MATCH ONLY
Z	Visa / MC	5-DIGIT ZIP MATCH ONLY
	Amex	ZIP MATCH ONLY

	Discover	ZIP MATCH ONLY
W	Visa / MC	9-DIGIT ZIP MATCH ONLY
	Discover	ADDRESS NOT VERIFIED-DOMESTIC TRANSACTION
A	Visa / MC	ADDRESS MATCH ONLY
	Amex	ADDRESS MATCH ONLY
	Discover	ADDRESS AND ZIP MATCH
N	Visa / MC	NEITHER ADDRESS OR ZIP MATCHES

	Amex	NEITHER ADDRESS OR ZIP MATCHES
	Discover	NEITHER ADDRESS OR ZIP MATCHES
E	Visa	INELIGIBLE TRANSACTION OR THE MESSAGE CONTAINS A CONTENT ERROR
G	Visa	ADDRESS NOT VERIFIED-INTERNATIONAL TRANSACTION
R	Visa / MC	SYSTEM UNAVAILABLE OR SYSTEM TIMED OUT
	Amex	SYSTEM UNAVAILABLE OR SYSTEM TIMED OUT
S	Visa / MC	THE ISSUER DOES NOT SUPPORT ADDRESS VERIFICATION
		THE ISSUER DOES NOT SUPPORT ADDRESS VERIFICATION

	Amex	
U	Visa / MC	ADDRESS NOT VERIFIED-DOMESTIC TRANSACTION
	Amex	ADDRESS NOT VERIFIED-DOMESTIC TRANSACTION
	Discover	SYSTEM UNAVAILABLE OR SYSTEM TIMED OUT